REMARKS

Applicant replies to the Office Action dated July 25, 2007, within the shortened three month statutory period for reply. Claims 1-6, 11-16, and 25-34 were pending in the application and the Examiner rejects claims 1-6, 11-16, and 25-34. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicant thanks the Examiner for the Interview with Applicant's counsel on September 4, 2007. As discussed during the interview, Applicant has significantly amended the claims to clarify the travel specific features, and to emphasize the various other differentiating features such as, for example, the complex matching of travel transactions with charge transactions, wherein the travel transactions and the charge transactions are each received from two unrelated entities.

Rejection under 35 U.S.C. § 103(a)

The Examiner rejects claims 1-6, 11-16, and 25-34 under 35 U.S.C. § 103(a) as being unpatentable over Northington et al., U.S. Patent No 6,128,608 ("Northington") in view of Harada, U.S. Patent Publication No. 2003/0208440 ("Harada") and in further view of Dunn et al., U.S. Patent No. 5,134,564 ("Dunn"). Applicant respectfully traverses this rejection.

Northington generally discloses a system for automatic consolidation of information from a plurality of financial systems into a single accounting system. Specifically, the Northington system enables an entity to use multiple independent and potentially incompatible financial systems to facilitate, control, and monitor its spending, purchasing and other financial activities in real-time. The automatic consolidation of information in Northington includes a reconciliation process, wherein transaction information may be entered into the system in advance of executing the transaction. For example, a user intending to purchase airfare may enter a ticket price along with any other details. When the transaction is actually executed (e.g., the airfare is purchased), then the user again interacts with the system to enter actual transaction details. The Northington system then compares the advanced transaction data with the actual transaction data to determine if non-matching transactions exist and displays such transactions to the user. Matching transactions are automatically reconciled by the system. Importantly, both sets of information (i.e., advanced and actual) are maintained by a single system. More significantly, Northington does not specifically disclose what types of information are used to identify an advanced transaction when an actual transaction is entered.

Lowery generally discloses a system for performing online settlement of Point of Sale (POS) funds transfer transactions. The Lowery system automates the initial capture of payment and payer information, the transaction authorization process, settlement of the transaction at the POS terminal, and dealing with transaction exceptions. Transaction exceptions, as defined by Lowery, include re-deposited items, corrected items, returned items, and item collection. Moreover, the Lowery system handles the significant data management required for merchant risk reduction, legal compliance, and efficient customer service. For instance, Lowery discloses that in the situations of returned merchandise or an error by the merchant, the system electronically voids and/or reverses the previously authorized transaction. If the authorized transaction has not been settled, the Lowery system voids the transaction and deletes it from the central system. However, if the transaction has already been settled, the system issues a credit in an amount sufficient to offset the original debit (Lowery, column 13, lines 11-21). Significantly, as in Northington, data relating to the purchase transaction and exception is maintained within a single centralized system of Lowery. More significantly, Lowery does not specifically disclose what types of information are used to identify a corresponding transaction when an exception occurs.

Dunn generally discloses a system for reconciling a bank statement against a customer's records. Specifically, the Dunn system retrieves account transaction data from a bank and retrieves spend and deposit information from the customer's information in order to compare the two datasets to search for corresponding transactions. The Dunn system enables an administrator to define various threshold values, which determines the level of scrutiny applied by the system when determining a match. When one or more transactions are found that do not meet the match threshold, the threshold may be lowered and the matching process repeats until all transactions that can be matched, are matched. However, Dunn does not specifically recite the types of information which are used in determining a match threshold.

Northington, Lowery, and Dunn each disclose systems that provide some level of reconciliation of transactional data. Each reference discloses reconciliation of account information using known reconciliation techniques. However, the cited references are silent as to providing reconciliation of data between a travel agent and a financial account issuer. Moreover, neither of the cited references disclose the very specific types of information that is used to determine when a travel transaction at a travel agent matches a financial transaction at a financial account issuer. As such, neither Northington, Lowery, Dunn, nor any combination thereof, disclose or suggest at least, "receiving, at a computing device, travel transactions relating to at least one of: an air carrier ticket,
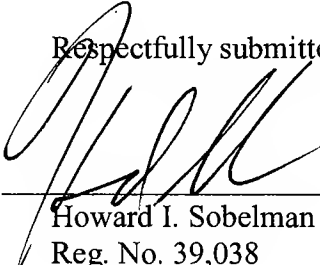
lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent", "receiving, at said computing device, charge transactions relating to purchases made using a charge account from a second database, wherein said second database is at a financial account issuer", and "identifying a first match from said pending list comprising at least one of said travel transactions and at least one of said charge transactions, said first match determined by a commonality shared between said transactions, wherein said commonality includes a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number," as similarly recited by independent claims 1, 11, and 25.

Dependent claims 2-6, 12-16, and 26-34 variously depend from independent claims 1, 11, and 25, therefore dependent claims 2-6, 12-16, and 26-34 are differentiated from the cited reference for at least the same reasons as set forth above, as well as in view of their own respective features.

Applicant respectfully submits that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Date: <u>October 10, 2007</u>   By:_____

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